

All-In Hold 'Em

Rules of the Games

Gaming Equipment

General Provisions

Temporary Amendments: N.J.A.C. 19:40-1.2; and 19:46-1.17, 1.18 and 1.19

Temporary New Rules: N.J.A.C. 19:46-1.13U and 19:47-44

Authority: N.J.S.A. 5:12-5, 69a, 69e, 70f, 99a and 100

The temporary rules follow:

Summary

The temporary new rules and amendments govern the implementation of the game of all-in hold 'em in Atlantic City casinos. The actual rules of the game are set forth in N.J.A.C. 19:47-44.1 through 44.13.

All-in hold 'em is a variation of poker played against the dealer and is derived from the authorized game of hold 'em poker, which pits players against each other. All-in hold 'em is played using a standard 52-card deck and a layout similar to a caribbean stud poker table. The object of the game is for a player to make a better five-card poker hand than the dealer where both use a combination of an individual two-card hand and five community cards.

To start the game, each player must place an ante wager in the designated area at the player's betting position. At this time, each player also has an option to place two supplemental bonus wagers, independent of the base game, on the value of the player's two individual cards ("hole card bonus wager") and the player's best possible five-card hand formed from his or her two individual cards and the five community cards ("final hand bonus wager"). Posted pay table payouts on the hole card bonus wager range from 1 to 1 for two cards of the same suit to 50 to 1 for two red aces (diamond and heart). Posted payouts for the final hand bonus wager range from 2 to 1 for three-of-a-kind to 500 to 1 for a royal flush.

Once each player has placed an ante wager and any supplemental bonus wagers, each player and the dealer are dealt two cards face down. Each player

then evaluates his or her cards and decides whether to fold the hand and forfeit the ante wager or place another wager ("raise wager"). If a player chooses to raise his or her ante, the raise wager can be made in only one of two amounts: five times the player's ante wager or ten times the player's ante wager.

Starting with the player farthest to the dealer's left and proceeding around the table in a clockwise manner, the dealer shall determine if each player desires to raise the ante or fold. If a player elects to fold, the player shall place his or her cards face down in front of the ante wager. If a player elects to place a raise wager, he or she must place the appropriate wager on top of his or her two cards in the area of the layout designated either "5x" for the five times raise wager or "10x" for the ten times raise wager.

After each player has either raised or folded, the dealer shall collect, face down, the two cards of each player who folded and did not place a bonus wager and reveal the two cards of each player who folded but placed a bonus wager. The dealer shall collect the player's ante wager, settle the player's hole card bonus wager, if made, and then place the cards of the folded hand in the discard rack unless the player has placed a final hand bonus wager. If the player has placed a final hand bonus wager, the folded hand shall remain face up on the layout and placed over the player's pending final hand bonus wager.

The dealer shall then reveal his or her hole cards and announce the sum of the dealer's hole cards (using blackjack card values with an ace counted as 11) and which player raise wagers the dealer shall call. The dealer shall qualify to call all five times raise wagers if the dealer's hole cards are any pair or if the sum of the dealer's hole cards is 13 or higher. The dealer shall qualify to call all five and ten times raise wagers if the dealer's hole cards are any pair or if the sum of the dealer's hole cards is 17 or higher. For example, if the dealer reveals an ace and a three, the dealer shall announce the sum of 14, and that the dealer's hand calls all five times raises and folds against all ten times raises.

If the dealer does not qualify to call some or all of the raise wagers, the dealer shall fold his or her hand against the players who placed such wagers. As to each such player, the dealer shall pay the ante wager 1 to 1, settle any hole card bonus wager and, if the player has not placed a final hand bonus wager, collect the player's cards and place them in the discard rack. If such a player has placed a final hand bonus wager, the dealer shall proceed to deal the community cards in accordance with the procedures applicable when the dealer's hand qualifies to call a raise wager.

If the dealer's hand qualifies to call a raise wager, the dealer shall burn the next card and then deal the first three community cards face up in the designated area of the layout. The community cards are to be used by each player and the dealer to complete a five-card poker hand. The dealer shall then burn the next card and deal a fourth community card face up in the designated area of the layout. The dealer shall then burn the next card and deal a fifth and final community card face up in the designated area of the layout.

The dealer shall determine the best five-card poker hand (in accordance with general poker hand rankings) formed from his or her two cards and the five community cards. After announcing the poker ranking of his or her hand, the dealer shall, starting with the remaining player farthest to his or her right and proceeding around the table in a counterclockwise manner, turn the two cards of each remaining player face up and determine the best five-card poker hand that can be formed for each player using the two cards of the player and the five community cards. The dealer shall then announce the poker ranking of each player's hand. A player shall be paid 1 to 1 on ante and raise wagers if his or her hand ranks higher than the dealer's hand. Conversely, a player's ante and raise wager shall lose if the player's hand is ranked lower than the dealer's hand. If a player and the dealer have hands of equal rank, the player's ante and raise wagers shall be a push. At this time, all final hand bonus wagers shall be settled.

The temporary amendment to N.J.A.C. 19:40-1.2 adds all-in hold 'em to the list of authorized table games. The temporary new rule N.J.A.C. 19:46-1.13U contains the requirements governing the physical characteristics of the all-in hold 'em layout. The temporary amendment to N.J.A.C. 19:46-1.17 specifies the use of a standard 52 card deck for all-in hold 'em. The temporary amendment to N.J.A.C. 19:46-1.18 specifies the frequency for changing cards and the card inspection requirements for all-in hold 'em. The temporary amendment to N.J.A.C. 19:46-1.19 authorizes dealing all-in hold 'em from a manual or automated dealing shoe or from the dealer's hand and authorizes the use of an automated shuffling device.

The remainder of the temporary new rules and amendments in subchapter 44 are technical proposals that govern the operation of all-in hold 'em in Atlantic City casinos. Temporary new rule N.J.A.C. 19:47-44.1 sets forth definitions applicable to all-in hold 'em. Temporary new rule N.J.A.C. 19:47-44.2 sets forth the procedures for cards used with an automated shuffling device. Temporary new rule N.J.A.C. 19:47-44.3 describes the procedures for opening an ultimate all-in hold 'em table. Temporary new rule N.J.A.C. 19:47-44.4 sets forth the procedures for shuffling and cutting the cards. Temporary new rule N.J.A.C. 19:47-44.5 lists the rankings of all-in hold 'em hands.

Temporary new rule N.J.A.C. 19:47-44.6 specifies procedures for placing wagers at all-in hold 'em. Temporary new rules N.J.A.C. 19:47-44.7, 44.8 and 44.9 set forth the procedures for dealing the cards from a manual dealing shoe, from the hand, and from an automated dealing shoe, respectively. Temporary new rule N.J.A.C. 19:47-44.10 sets forth the procedure for the completion of each round of play, including the resolution of wagers at all-in hold 'em and the collection of cards. Temporary new rule N.J.A.C. 19:47-44.11 specifies the payout odds for wagers at all-in hold 'em. Temporary new rule N.J.A.C. 19:47-44.12 prohibits a player from wagering at more than one player position at an

all-in hold 'em table. Finally, temporary new rule N.J.A.C. 19:47-44.13 lists types of irregularities at all-in hold 'em and their disposition.

Full text of the temporary adoption follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

19:40-1.2 Definitions

(a) (No change.)

(b) The following words and terms, when used in these rules, shall have the following meanings, unless the context clearly indicates otherwise:

...

"Table game" means one of the following authorized games approved by the Commission pursuant to N.J.S.A. 5:12-5: **all-in hold 'em**, baccarat, big six, blackjack, boston 5 stud poker, caribbean stud poker, casino war, colorado hold 'em poker, craps, double attack blackjack, double cross poker, double down stud, fast action hold 'em, flop poker, four card poker, let it ride poker, minibaccarat, mini-craps, mini-dice, pai gow, pai gow poker, poker, pokette, red dog, roulette, sic bo, spanish 21, texas hold 'em bonus poker, three card poker and two card joker poker.

...

19:46-1.13U All-in hold 'em table; physical characteristics

(a) All-in hold 'em shall be played on a table having positions for six players on one side of the table and a place for the dealer on the opposite side.

(b) The layout for an all-in hold 'em table shall be approved by the Commission and shall contain, at a minimum:

- 1. The name or trade name of the casino licensee;**
- 2. Five separate designated betting areas at each player position for the placement of an ante wager, a 5x raise wager, a 10x raise**

wager, a hole card bonus wager and a final hand bonus wager, configured with the ante wager, 5x raise wager and 10x raise wager areas on the left side of the player position and the hole card bonus wager and final hand bonus wager areas on the right side of the player position;

3. A separate designated area for the placement of the five community cards, which area shall be located in the center of the table between the table inventory container and the player betting areas;

4. A separate designated area for the placement of the dealer's two cards, which area shall be located between the table inventory container and the designated area for the community cards described in (b)3 above;

5. An inscription indicating:

i. The dealer's qualifying two-card hands for calling 5x raise wagers and 10x raise wagers;

ii. The assigned card values for purposes of determining whether the dealer's two-card hand qualifies to call raise wagers; and

iii. That an ante wager shall be paid 1 to 1 if the dealer's hand does not qualify to call a raise wager; and

6. Unless the casino licensee complies with (c) below, an inscription at each player position indicating the payout odds for hole card bonus wagers and final hand bonus wagers.

(c) If the information required by (b)6 above is not inscribed on the layout, a sign shall be posted at each all-in hold 'em table that sets forth such information.

(d) Each all-in hold'em table shall have a drop box and a tip box attached to it on the same side of the table as, but on opposite sides of, the dealer, in locations approved by the Commission.

19:46-1.17 Cards; physical characteristics

(a) Cards used to play blackjack, spanish 21, double attack blackjack, baccarat, minibaccarat, pai gow poker, pokette, red dog, casino war, poker,

caribbean stud poker, let it ride poker, three card poker, fast action hold'em, colorado hold 'em poker, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, **all-in hold 'em** and double down stud shall be in decks of 52 cards with each with card identical in size and shape to every other card in such deck.

Notwithstanding the foregoing, decks of cards used to play the following games shall be modified as follows:

1. - 3. (No change.)

(b) – (j) (No change.)

19:46-1.18 Cards; receipt, storage, inspections and removal from use

(a) – (f) (No change.)

(g) Any cards which have been opened and placed on a gaming table shall be changed at least every 24 hours. In addition:

1. (No change.)

2. Cards opened for use on a pai gow poker, caribbean stud poker, let it ride poker, colorado hold 'em poker, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, **all-in hold 'em** or three card poker table and dealt from a dealing shoe shall be changed at least every eight hours;

3. Cards opened for use on a pai gow poker, caribbean stud poker, let it ride poker, colorado hold 'em poker, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, **all-in hold 'em** or three card poker table and dealt from the dealer's hand shall be changed at least every four hours;

4. - 6. (No change.)

(h) – (m) (No change.)

(n) When the envelopes or containers of used cards and reserve cards with broken seals are returned to the casino security department, they shall be

inspected for tampering, marks, alterations, missing or additional cards or anything that might indicate unfair play.

1. - 2. (No change.)
 3. The casino licensee shall also inspect:
 - i. - ii. (No change.)
 - iii. All cards used for pai gow poker, caribbean stud poker, let it ride poker, colorado hold 'em poker, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, **all-in hold 'em** or three card poker;
 - iv. - v. (No change.)
 4. - 11. (No change.)
- (o) – (q) (No change.)

19:46-1.19 Dealing shoes; automated shuffling devices

- (a) (No change.)
- (b) Cards used to game at blackjack, spanish 21, double attack blackjack, pai gow poker, minibaccarat, red dog, caribbean stud poker, let it ride poker, three card poker, fast action hold'em, colorado hold 'em poker, casino war, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, **all-in hold 'em** and double down stud shall be dealt from a manual or automated dealing shoe which shall be secured to the gaming table when the table is open for gaming activity and secured in a locked compartment when the table is not open for gaming activity. Cards used to game at baccarat shall be dealt from a dealing shoe which shall be secured in a locked compartment when the table is not open for gaming activity. Notwithstanding the foregoing, cards used to game at:
 1. Pai gow poker, double down stud, caribbean stud poker, three card poker, colorado hold 'em poker, boston 5 stud poker, double cross poker, flop poker, four card poker, texas hold 'em bonus poker, [and] two card joker

poker **and all-in hold 'em** may be dealt from the dealer's hand in accordance with the rules established for each game in N.J.A.C. 19:47; and

2. (No change.)

(c) A device which automatically shuffles cards may be utilized at the game of blackjack, spanish 21, double attack blackjack, pai gow poker, minibaccarat, red dog, poker, caribbean stud poker, let it ride poker, three card poker, fast action hold'em, colorado hold 'em poker, casino war, boston 5 stud poker, double cross poker, four card poker, texas hold 'em bonus poker, flop poker, two card joker poker, **all-in hold 'em** and double down stud in addition to a manual or automated dealing shoe, provided that:

1. - 2. (No change.)

(d) – (h) (No change.)

SUBCHAPTER 44. ALL-IN HOLD 'EM

19:47-44.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicated otherwise:

“Ante” or “ante wager” means an initial wager required to be made prior to any cards being dealt in order to participate in the round of play.

“Burn” means to remove the top or next card from the deck and place it face down in the discard rack without revealing it to anyone.

“Community card” means any of the five cards dealt face up in the center of the table, all of which may be used by each player and the dealer with his or her own two cards to form the best possible five-card poker hand.

“Final hand bonus wager” means an optional wager that a player may make prior to any cards being dealt that the player’s best possible five-card hand formed from the players two cards and the five community

cards will qualify for a payout in accordance with a posted pay table regardless of the outcome of the player's hand against the dealer's hand.

"Fold" means the withdrawal of a player from a round of play by discarding his or her two cards and not making a raise wager.

"Hand" means the highest ranking five-card hand that can be formed from the five community cards and the two cards dealt to the dealer or a player.

"Hole card" means either of the two cards dealt face down to each player and the dealer at the beginning of a round of play.

"Hole card bonus wager" means an optional wager that a player may make prior to any cards being dealt that the two cards dealt to the player will qualify for a payout in accordance with a posted pay table regardless of the outcome of the player's hand against the dealer's hand.

"Raise wager" means a wager made in an amount equal to either five times the player's ante or ten times the player's ante, which wager shall be made after two cards have been dealt to each player and the dealer but before the dealer reveals his or her two cards and any community cards are dealt.

"Push" means a tie, as defined in N.J.A.C. 19:47-44.10(g).

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-44.5.

"Round of play" or "round" means one complete cycle of play during which all players playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid or collected in accordance with the rules of this subchapter.

"Stub" means the remaining portion of the deck after all cards in the round of play have been dealt.

"Suit" means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

19:47-44.2 Cards; number of decks

(a) Except as provided in (b) below, the game of all-in hold 'em shall be played with one deck of cards that meets the requirements of N.J.A.C. 19:46-1.17 and two additional solid yellow or green cover cards.

(b) If an automated card shuffling device is used, a casino licensee shall be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of N.J.A.C. 19:46-1.17;

2. The backs of the cards in the two decks are of different color;

3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;

4. Both decks are continually alternated in and out of play, with each deck being used for every other round of play; and

5. The cards from only one deck shall be placed in the discard rack at any given time.

19:47-44.3 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall sort and inspect the cards, and the floorperson assigned to the table shall verify the inspection.

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out in horizontal fan shaped columns by deck according to suit and in sequence. The cards in each suit shall be laid out in sequence within the suit.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked.

Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-44.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-44.2, each deck of cards shall be separately sorted, inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

19:47-44.4 Shuffle and cut the cards

(a) Immediately prior to the commencement of play and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that they are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack, provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-44.7, 44.8 or 44.9, or

2. If the cards were shuffled manually, cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:
 - i. Placing the cover card on the table in front of the deck of cards;
 - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of a cover card;

iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-44.7, 44.8 or 44.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at an all-in hold 'em poker table that is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-44.3(c) and, if applicable, (d) shall be completed.

19:47-44.5 All-in hold 'em hand rankings

(a) The rank of the cards used in all-in hold 'em, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or a "straight" formed with a 2, 3, 4 and 5.

(b) The permissible poker hands at the game of all-in hold 'em, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack and ten of the same suit;

2. **“Straight flush”** is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and 9 being the highest ranking straight flush and ace, two, three, four and five being the lowest straight flush;

3. **“Four-of-a-kind”** is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

4. **“Full house”** is a hand consisting of a **“three-of-a-kind”** and a **“pair”** with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

5. **“Flush”** is a hand consisting of five cards of the same suit, not in consecutive order, with ace, king, queen, jack and nine being the highest ranking flush and two, three, four, five and seven being the lowest ranking flush;

6. **“Straight”** is a hand consisting of five cards of consecutive rank, not all of the same suit, with an ace, king, queen, jack and ten being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (for example, queen, king, ace, two and three);

7. **“Three-of-a-kind”** is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;

8. **“Two pairs”** is a hand consisting of two **“pairs,”** with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and

9. **“One pair”** is a hand consisting of two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker rank pursuant to the provisions of this section, or which contain none of the

hands authorized in this section, the hand which contains the highest ranking card as provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

19:47-44.6 Wagers

(a) All wagers at all-in hold 'em shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All ante, hole card bonus wagers and final hand bonus wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-44.7, 44.8 or 44.9. Except as provided in N.J.A.C. 19:47-44.10, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may also place a hole card bonus wager and a final hand bonus wager by placing a wager on the designated betting area of the layout. The outcome of the hole card bonus wager or the final hand bonus wager shall have no bearing on any other wager made by the player at the game of all-in hold 'em.

(d) Raise wagers shall be made in accordance with the provisions of N.J.A.C. 19:47-44.10.

(e) Only players who are seated at an all-in hold 'em table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

19:47-44.7 Procedure for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table in a location approved by the Commission. Once the procedures required by N.J.A.C. 19:47-44.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by the automated card shuffling device.

(b) The dealer shall announce “No more bets” prior to dealing any cards.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is the closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed an ante wager in accordance with N.J.A.C. 19:47-44.6;

2. One card face down to the area designated for the dealer’s hand under a cover card;

3. A second card face down to each player who has placed an ante wager in accordance with N.J.A.C. 19:47-44.6; and

4. A second card face down to the area designated for the dealer’s hand under a cover card.

(e) After two cards have been dealt to each player and to the area designated for the dealer’s hand, and after all community cards have been dealt in accordance with the provisions of N.J.A.C. 19:47-44.10, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards

are still in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards were misdealt (a player or the area designated for the placement of the dealer's hand has more or less than two cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-44.13. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

19:47-44.8 Procedure for dealing the cards from the hand

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play all-in hold 'em from his or her hand.

(b) If a casino chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed:

1. The casino licensee shall use an automated shuffling device to shuffle the cards.

2. Once the procedures required by N.J.A.C. 19:47-44.4 have been completed, the dealer shall place the stacked deck of cards in either hand.

i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.

ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

3. The dealer shall announce “No more bets” prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player who has placed an ante wager in accordance with N.J.A.C. 19:47-44.6;

2. One card face down to the area designated for the dealer’s hand under a cover card;

3. A second card face down to each player who has placed an ante wager in accordance with N.J.A.C. 19:47-44.6; and

4. A second card face down to the area designated for the dealer’s hand under a cover card.

(d) After two cards have been dealt to each player and the area designated for the hand of the dealer and all community cards have been dealt in accordance with the provisions of N.J.A.C. 19:47-44.10, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-44.7(f).

19:47-44.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play all-in hold ’em dealt from an automated dealing shoe which

dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed:

1. Once the procedures required by N.J.A.C. 19:47-44.4 have been completed, the cards shall be placed in the automated dealing shoe.

2. The dealer shall then announce "No more bets" prior to the shoe dispensing any stacks of cards.

(c) The dealer shall deliver the first stack of two cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an ante wager in accordance with N.J.A.C. 19:47-44.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed an ante wager in accordance with N.J.A.C. 19:47-44.6. The dealer shall then place a cover card on top of the dealer's stack of two cards in the automated dealing shoe and deliver the stack face down with the cover card on top to the area designated for the dealer's hand.

(d) After each stack of two cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the remaining cards from the automated dealing shoe and, following the procedures set forth in N.J.A.C. 19:47-44.8(b)2 and 3, deal from his or her hand the five community cards in accordance with the provisions of N.J.A.C. 19:47-44.10. After all community cards have been dealt, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-44.7(f).

19:47-44.10 Procedure for completion of each round of play; collection and payment of wagers

(a) After each player and the dealer has been dealt two cards face down in accordance with the dealing procedures required by N.J.A.C.

19:47-44.7, 44.8 or 44.9, each player shall examine his or her cards without exposing them to any person and place the cards face down on the layout. Each player shall then execute one of the following three options:

1. Fold his or her hand by placing the two hole cards face down in front of the player's ante wager without making a raise wager;

2. Raise his or her ante wager by placing a raise wager in an amount equal to five times the ante wager on top of his or her face down hole cards in the area designated "5x" on the layout; or

3. Raise his or her ante wager by placing a raise wager in an amount equal to ten times the ante wager on top of his or her face down hole cards in the area designated "10x" on the layout.

(b) After each player has completed his or her decision in (a) above, the dealer shall, starting with the player farthest to the right of the dealer who elected to fold his or her hand and proceeding counterclockwise around the table, complete the following applicable procedures in succession for each player who has folded his or her hand:

1. If the player has not placed a bonus wager, the dealer shall collect the player's ante and place it in the table inventory container, after which the dealer shall collect the player's cards face down and place them in the discard rack; or

2. If the player has placed one or both bonus wagers, the dealer shall reveal the cards of the player, collect the player's ante and place it in the table inventory container, and then complete the following applicable procedures;

i. If the player has placed a hole card bonus wager, the dealer shall settle the player's hole card bonus wager in accordance with

the payout odds set forth in N.J.A.C. 19:47-44.11(c) and, unless the player has placed a final hand bonus wager, collect the player's cards and place them in the discard rack; and

ii. If the player has placed a final hand bonus wager, the dealer shall place the player's hole cards face up underneath the player's final hand bonus wager pending settlement of the wager at the conclusion of the round of play.

(c) The dealer shall then reveal his or her hole cards and announce which raise wagers (five times wagers or ten times wagers), if any, the dealer's hand is qualified to call.

1. If the dealer's hole cards are a pair, the dealer shall be qualified to call all raise wagers.

2. If the dealer's hole cards are not a pair, the dealer's right to call raise wagers shall be determined by the point value of the dealer's hole cards.

i. In calculating the point value of the dealer's hole cards, each ace shall have a value of 11, each face card (king, queen or jack) shall have a value of 10 and each number card shall be assigned its face value.

ii. If the dealer's hole cards have a total value of:

(1) Less than 13, the dealer's hand shall not be qualified to call any raise wagers;

(2) 13 through 16, the dealer's hand shall be qualified to call five times raise wagers but not ten times raise wagers; or

(3) 17 or higher, the dealer's hand shall be qualified to call all raise wagers.

(d) If the dealer's hand does not qualify to call any raise wagers, the dealer shall fold his or her hand and, starting with the player farthest to the dealer's right and proceeding counterclockwise around the table, pay all ante wagers 1 to 1, return all raise wagers, settle all hole card bonus wagers in accordance with the payout odds set forth in N.J.A.C. 19:47-

44.11(c) and, if the player has not placed a final hand bonus wager, collect the player's cards and place them in the discard rack. If a player has placed a final hand bonus wager, the dealer shall proceed to deal the community cards in accordance with the procedure set forth in (f) below as if the dealer's hand qualified to call a raise wager.

(e) If the dealer's hand does qualify to call either five times or ten times raise wagers, the dealer shall, starting with the player farthest to the dealer's right and proceeding counterclockwise around the table, turn each player's cards face up and settle all hole card bonus wagers in accordance with the payout odds set forth in N.J.A.C. 19:47-44.11(c). If the dealer's hand qualifies to call five times raise wagers but not ten times raise wagers, the dealer shall, as to each player who has placed a ten times raise wager, follow the procedures set forth in (d) above.

(f) The dealer shall burn the next card and then deal the first three community cards face up in the designated area of the layout. The dealer shall burn the next card and deal a fourth community card face up in the designated area of the layout. The dealer shall burn the next card and deal a fifth and final community card face up in the designated area of the layout.

(g) The dealer shall determine the best five-card poker hand that can be formed from the dealer's two cards and the five community cards and announce the poker ranking of the hand.

(h) The dealer shall then, starting with the player farthest to his or her right and proceeding counterclockwise around the table, turn each remaining player's two cards face up (if the cards have not already been revealed) and determine the best five-card poker hand that can be formed from the player's two cards and the five community cards. The dealer shall then announce the poker ranking of each player's hand.

(i) A player shall be paid 1 to 1 on ante and raise wagers if his or her hand ranks higher than the dealer's hand. A player's ante and raise wagers shall lose if the player's hand is ranked lower than the dealer's

hand. If a player and the dealer have hands of equal rank, the player's ante and raise wagers shall be a push. In such case, the dealer shall not collect or pay the player's ante or raise wagers. In addition to settling the remaining ante and raise wagers of each player, all final hand bonus wagers shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-44.11(d).

(j) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

19:47-44.11 Payout odds

(a) The payout odds for winning wagers at all-in hold 'em printed on any sign or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay each winning ante and raise wager at odds of 1 to 1.

(c) A casino licensee shall pay each winning hole card bonus wager at the game of all-in hold 'em at no less than the odds set forth in one of the four alternative pay tables below that was pre-selected by the casino licensee:

Hand	Table A	Table B	Table C	Table D
Two red aces	50 to 1	60 to 1	45 to 1	50 to 1
Suited ace/king	25 to 1	25 to 1	25 to 1	25 to 1
Pair of aces	20 to 1	20 to 1	20 to 1	20 to 1
Pair of jacks, kings, or queens	9 to 1	8 to 1	8 to 1	8 to 1
Pair of 6's, 7's, 8's, 9's or 10's	4 to 1	4 to 1	4 to 1	3 to 1
Pair of 2's, 3's, 4's or 5's	2 to 1	2 to 1	2 to 1	2 to 1
Two suited cards	1 to 1	1 to 1	1 to 1	1 to 1

(d) A casino licensee shall pay each winning final hand bonus wager at the game of all-in hold 'em at no less than the odds set forth in one of

the four alternative pay tables below that was pre-selected by the casino licensee:

Hand	Table A	Table B	Table C	Table D
Royal flush	500 to 1	500 to 1	500 to 1	500 to 1
Straight flush	125 to 1	125 to 1	100 to 1	100 to 1
Four-of-a-kind	50 to 1	50 to 1	50 to 1	40 to 1
Full house	10 to 1	8 to 1	8 to 1	8 to 1
Flush	6 to 1	6 to 1	6 to 1	6 to 1
Straight	3 to 1	4 to 1	4 to 1	4 to 1
Three-of-a-kind	2 to 1	2 to 1	2 to 1	2 to 1

(e) Notwithstanding the payout odds set forth in (b) through (d) above, the aggregate payout limit on all winning ante, raise wagers, hole card bonus wagers and final hand bonus wagers for any hand shall be \$50,000 or the maximum amount that one patron could win per round when betting the minimum wager, whichever is greater. The payout limit shall either be included on the layout or posted at the table pursuant to N.J.A.C. 19:46-1.13U. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3

19:47-44.12 Prohibition against a player wagering on more than one player position

A player shall not be permitted to wager on more than one player position at an all-in hold 'em table.

19:47-42.13 Irregularities

(a) If any card dealt to the dealer in all-in hold'em is exposed prior to each player having either folded or placed a raise wager pursuant to N.J.A.C. 19:47-44.10, all hands shall be void. Notwithstanding the foregoing, if a player has placed a hole card bonus wager such wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-44.11(c), or if a player has placed a final hand bonus wager, community

cards shall be dealt and such wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-44.11(d).

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled. Notwithstanding the foregoing, if the card(s) are found face up after each player and the dealer has received their initial two cards, any hole card bonus wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-44.11(c) and, if appropriate, community cards shall be dealt and any final hand bonus wager shall be settled in accordance with the payout odds set forth in N.J.A.C. 19:47-44.11(d).

(c) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(d) If a player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt an incorrect number of cards, all players' hands shall be void unless the dealer can deal himself or herself the correct number of cards in sequence, provided that such cards have not already been turned face up and the deck contains the correct number of cards.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.